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PTO/SB/21 (12-97)  
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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/635,330
	Filing Date	August 9, 2000
	First Named Inventor	Gutierrez-Sheris
	Group Art Unit	3624
	Examiner Name	Karmis
Total Number of Pages in This Submission	Attorney Docket Number	25153-003

ENCLOSURES (check all that apply)		
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Firm or Individual name	Mark Montague Cowan, Liebowitz & Latman, P.C.
Signature	
Date	November 9, 2004

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: Karmis, Stefanos

Group Art Unit: 3624

Serial No.: 09/635,330

Filed: August 9, 2000

For: MONEY-TRANSFER TECHNIQUES

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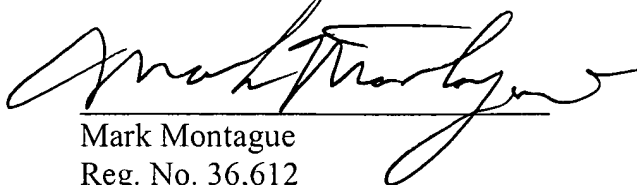
**INFORMATION DISCLOSURE STATEMENT  
AND CERTIFICATION UNDER 37 C.F.R. § 1.97(e)**

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with copies of the prior art therein identified. Such prior art has come to applicant's attention by being cited in the Notice of Allowability dated October 18, 2004 in related application serial no. 09/635,321.

Applicant's undersigned attorney hereby certifies pursuant to 37 C.F.R. 1.97(e) that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement.

Under 37 CFR 1.97(c)(1), no fee is believed due with this submission.

Respectfully submitted,

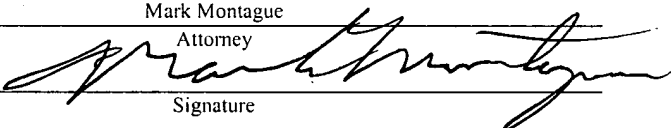
  
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Sheet

1

of

2

Application Number

09/635.330

Filing Date

August 9, 2000

First Named Inventor

Gutierrez-Sheris

Group Art Unit

3624

Examiner Name

## Karmis

Attorney Docket Number

25153-003

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Examiner  
Signature

Date	
Considered	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/635,330
				Filing Date	August 9, 2000
				First Named Inventor	Gutierrez-Sheris
				Group Art Unit	3624
				Examiner Name	Karmis
				Attorney Docket Number	25153-003
Sheet	2	of	2		

[illegible]

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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